

Information to identify the case:

Debtor 1	<u>James R. Grose</u>	Social Security number or ITIN	xxx-xx-6809
	First Name Middle Name Last Name	EIN	--
Debtor 2	<u>Patricia Grose</u>	Social Security number or ITIN	xxx-xx-0287
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 17-20882-GLT			

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

James R. Grose
aka Jim Grose

Patricia Grose
aka Patricia R. Grose, dba Corina's Blends

6/14/22

By the court: Gregory L. Taddonio
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
 - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
 - ◆ some debts which the debtors did not properly list;
 - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
 - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
 - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
 - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
James R. Grose
Patricia Grose
Debtors

Case No. 17-20882-GLT
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2

User: auto

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Date Rcvd: Jun 14, 2022

Form ID: 3180W

Total Noticed: 49

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 16, 2022:

Recip ID	Recipient Name and Address
db/jdb	+ James R. Grose, Patricia Grose, 1270 Plantation Drive, Bethel Park, PA 15102-3595
14415850	+ Allegent Community Federal Credit Union, 2000 Corporate Drive, Suite 200, Wexford, PA 15090-7608
14377293	Allegent Community Federal Credit Union, 1001 Liberty Avenue, Suite 100, Pittsburgh, PA 15222-3726
14377294	+ Allegheny Physical Mmedicine, 6040 Library Road, Bethel Park, PA 15102-4012
14377300	+ Capital Accounts LLC, PO Box 6497, Sioux Falls, SD 57117-6497
14377304	+ Frederic I. Weinberg, 375 East Elm Street, #210, Conshohocken, PA 19428-1973
14377306	JRMC Diagnostic, Department L-3247, Columbus, OH 43260-0001
14377305	+ Jordan Tax Service, Inc., Municipality of Bethel Park, 7100 Baptist Road, Bethel Park, PA 15102-3908
14377309	+ Michael Stypula, Practice Limited to Periodontics, 2555 Washington road, Suite 621, Pittsburgh, PA 15241-2574

TOTAL: 9

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	EDI: PENNDEPTREV	Jun 15 2022 04:08:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Jun 15 2022 00:12:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
cr	+ Email/Text: ebnjts@grblaw.com	Jun 15 2022 00:11:00	Municipality of Bethel Park, Goehring, Rutter, and Boehm, 437 Grant Street, 14th Floor, Frick Building, Pittsburgh, PA 15219, UNITED STATES 15219-6101
cr	+ Email/Text: ebnpeoples@grblaw.com	Jun 15 2022 00:11:00	Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Ave., Pittsburgh, PA 15233-1828
14377295	+ EDI: CITICORP.COM	Jun 15 2022 04:08:00	AMEX DSNB, PO Box 8218, Mason, OH 45040-8218
14377296	+ EDI: CINGMIDLAND.COM	Jun 15 2022 04:08:00	AT&T Wireless, General Bankruptcy Mail, AT&T c/o Midland Bankruptcy, 5407 Andrews Hwy, Midland, TX 79706-3615
14377298	EDI: BANKAMER.COM	Jun 15 2022 04:08:00	Bank of America, PO Box 982235, El Paso, TX 79998
14377297	+ EDI: BANKAMER.COM	Jun 15 2022 04:08:00	Bank of America, 655 Papermill Road, Newark, DE 19711-7500
14640859	+ EDI: BANKAMER2.COM	Jun 15 2022 04:08:00	Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284

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14377299	+ EDI: CITICORP.COM	Jun 15 2022 04:08:00	Best Buy/CBNA, PO Box 6497, Sioux Falls, SD 57117-6497
14656308	Email/PDF: bncnotices@becket-lee.com	Jun 15 2022 00:18:19	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
14668201	+ Email/Text: bankruptcy@cavps.com	Jun 15 2022 00:12:00	Cavalry SPV I, LLC, 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321
14377302	+ Email/Text: mediamanagers@clientservices.com	Jun 15 2022 00:11:00	Client Services, Inc., 3451 Harry Truman Blvd., Saint Charles, MO 63301-9816
14377303	+ EDI: CITICORP.COM	Jun 15 2022 04:08:00	DSNB American Express, PO Box 8218, Mason, OH 45040
14377307	+ Email/Text: PBNCNotifications@peritussservices.com	Jun 15 2022 00:11:00	Kohls Department Store, PO Box 3115, Milwaukee, WI 53201-3115
14377308	+ Email/Text: PBNCNotifications@peritussservices.com	Jun 15 2022 00:11:00	Kohls/Capone, PO Box 3115, Milwaukee, WI 53201-3115
14420068	Email/PDF: resurgentbknotifications@resurgent.com	Jun 15 2022 00:17:59	LVNV Funding, LLC its successors and assigns as, assignee of Citibank, N.A., Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14663291	+ Email/Text: bankruptcydpt@mcmcg.com	Jun 15 2022 00:12:00	MIDLAND FUNDING LLC, PO BOX 2011, WARREN, MI 48090-2011
14377310	+ Email/Text: bankruptcydpt@mcmcg.com	Jun 15 2022 00:12:00	Midland Funding LLC, 2365 Northside Drive Suite 300, San Diego, CA 92108-2710
14420478	+ Email/Text: ebnjts@grblaw.com	Jun 15 2022 00:11:00	Municipality of Bethel Park, Goehring, Rutter & Boehm, c/o Jeffrey R. Hunt, Esquire, 437 Grant Street, 14th Floor, Frick Building, Pittsburgh, PA 15219-6101
14658052	Email/Text: Bankruptcy.Notices@pnc.com	Jun 15 2022 00:11:00	PNC Bank, N.A., 3232 Newmark Drive, Miamisburg, OH 45342
14377313	Email/Text: Bankruptcy.Notices@pnc.com	Jun 15 2022 00:11:00	PNC Mortgage, 3232 Newmark Drive, Miamisburg, OH 45342
14671688	EDI: PRA.COM	Jun 15 2022 04:08:00	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
14377575	+ EDI: RECOVERYCORP.COM	Jun 15 2022 04:08:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14377311	Email/Text: csc.bankruptcy@amwater.com	Jun 15 2022 00:12:00	Pennsylvania American Water, PO Box 578, Alton, IL 62002-0578
14377312	EDI: PENNDEPTREV	Jun 15 2022 04:08:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
14377312	Email/Text: RVSVCBICNOTICE1@state.pa.us	Jun 15 2022 00:12:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
14520185	+ Email/Text: ebnpeoples@grblaw.com	Jun 15 2022 00:11:00	Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 North Lincoln Avenue, Pittsburgh, PA 15233-1828
14377317	EDI: RMSC.COM	Jun 15 2022 04:08:00	SYNCB/Levin Furniture, PO Box 965036, Orlando, FL 32896-5036
14377318	+ EDI: RMSC.COM	Jun 15 2022 04:08:00	SYNCB/OldNavyDC, PO Box 965005, Orlando, FL 32896-5005
14377321	+ EDI: RMSC.COM	Jun 15 2022 04:08:00	SYNCB/SYNC Bank Luxury, PO Box 965036, Orlando, FL 32896-5036
14377319	+ EDI: RMSC.COM	Jun 15 2022 04:08:00	SYNCB/Sams Club, PO Box 965005, Orlando, FL 32896-5005

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14377320	+ EDI: RMSC.COM	Jun 15 2022 04:08:00	SYNCB/Sams Club Dual Card, PO Box 965005, Orlando, FL 32896-5005
14377314	+ Email/Text: bankruptcy@sw-credit.com	Jun 15 2022 00:12:00	Southwest Credit, 5910 W. Plano Parkway, Suite 1100, Plano, TX 75093-2202
14377315	+ Email/Text: home.fss-bankruptcy.934c00@statefarm.com	Jun 15 2022 00:12:00	State Farm Fire and Casualty Company, 100 State Farm Place, Ballston Spa, NY 12020-3722
14377316	+ Email/Text: home.fss-bankruptcy.934c00@statefarm.com	Jun 15 2022 00:12:00	State Farm Mutual Automobile Insurance, One State Farm Drive, Concordville, PA 19339-9300
14377322	+ EDI: RMSC.COM	Jun 15 2022 04:08:00	Synchrony Bank/Lowes, PO Box 965005, Orlando, FL 32896-5005
14377323	+ Email/Text: BAN5620@UCBINC.COM	Jun 15 2022 00:12:00	United Collection Bureau Inc., 5620 Southwyck Blvd. Suite 206, Toledo, OH 43614-1501
14377324	+ EDI: CITICORP.COM	Jun 15 2022 04:08:00	Universal Card/Citibank, PO Box 6241, Sioux Falls, SD 57117-6241
14634042	+ EDI: AIS.COM	Jun 15 2022 04:08:00	Verizon, by American InfoSource LP as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
14377325	+ EDI: VERIZONCOMB.COM	Jun 15 2022 04:08:00	Verizon Wireless, Bankruptcy Administration, PO Box 3397, Bloomington, IL 61702-3397
14377326	+ Email/Text: bankruptcy@firstenergycorp.com	Jun 15 2022 00:12:00	West Penn Power, First Energy, Revenue Assurance, 1310 Fairmont Avenue, Fairmont, WV 26554-3526

TOTAL: 42

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		PNC BANK NATIONAL ASSOCIATION
cr		PNC Bank, National Association
smg	*	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
cr	*+	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14388129	*	Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946, Harrisburg PA 17128-0946
14377301	##	Citibank, PO Box 6142, Sioux Falls, SD 57117

TOTAL: 2 Undeliverable, 3 Duplicate, 1 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 16, 2022

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 14, 2022 at the address(es) listed below:

District/off: 0315-2

User: auto

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Name	Email Address
Brian Nicholas	on behalf of Creditor PNC BANK NATIONAL ASSOCIATION bnicholas@kmlawgroup.com
Brian Nicholas	on behalf of Creditor PNC Bank National Association bnicholas@kmlawgroup.com
David Neeren	on behalf of Creditor PNC Bank National Association dneeren@rasnj.com
Denise Carlon	on behalf of Creditor PNC Bank National Association dcarlon@kmlawgroup.com
Jeffrey R. Hunt	on behalf of Creditor Municipality of Bethel Park jhunt@grblaw.com
Joan Shinavski	on behalf of Joint Debtor Patricia Grose joan@gabrielshieldsllaw.com jshinavski@hotmail.com;brandon@gabrielshieldsllaw.com
Joan Shinavski	on behalf of Debtor James R. Grose joan@gabrielshieldsllaw.com jshinavski@hotmail.com;brandon@gabrielshieldsllaw.com
Office of the United States Trustee	ustpreion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteewdpa.com
S. James Wallace	on behalf of Creditor Peoples Natural Gas Company LLC ecfpeoples@grblaw.com Equitablebankruptcy@peoples-gas.com

TOTAL: 10